

Information to identify the case:

Debtor 1	<u>German P. Fernandez</u>	Social Security number or ITIN	xxx-xx-2585
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Theresa A. Fernandez</u>	Social Security number or ITIN	xxx-xx-1282
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10642-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

German P. Fernandez

Theresa A. Fernandez

12/10/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
German P. Fernandez
Theresa A. Fernandez
Debtors

Case No. 19-10642-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 10, 2024

Form ID: 3180W

Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ German P. Fernandez, Theresa A. Fernandez, 786 North Broad Street Extension, Grove City, PA 16127-4616
15076132	+ AES / Grove City Area FCU, PO Box 2461, Harrisburg, PA 17105-2461
15088234	+ BHS BMP Benbrook Gastroentero, 104 Technology Drive, Suite 202, Butler PA 16001-1801
15076135	Butler Anesthesia Associates, 500 Grant Street, East Butler, PA 16029
15076136	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15117373	+ Grove City Area FCU, P.O. Box 785, Grove City, PA 16127-0785
15076150	+ Statebridge Company, 5680 Greenwood Plaza Boulevard, Greenwood Village, CO 80111-2414

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 11 2024 04:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 11 2024 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 11 2024 04:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 11 2024 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Dec 11 2024 04:55:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 00:04:00	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ EDI: PRA.COM	Dec 11 2024 04:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15114915	EDI: PHINAMERI.COM	Dec 11 2024 04:55:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15076131	+ Email/Text: bncnotifications@pheaa.org	Dec 11 2024 00:04:00	Aes / Brazos / Us Bank, PO Box 61047, Harrisburg, PA 17106-1047
15076133	+ EDI: GMACFS.COM	Dec 11 2024 04:55:00	Ally Financial, 200 Renaissance Center, #B0,

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			Detroit, MI 48243-1300
15076134	+ EDI: BANKAMER	Dec 11 2024 04:55:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15103156	+ EDI: BANKAMER2	Dec 11 2024 04:55:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15076137	EDI: CAPITALONE.COM	Dec 11 2024 04:55:00	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
15099526	EDI: CAPITALONE.COM	Dec 11 2024 04:55:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15076138	+ EDI: CITICORP	Dec 11 2024 04:55:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15076139	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 11 2024 00:06:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15076140	EDI: DISCOVER	Dec 11 2024 04:55:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15081203	EDI: DISCOVER	Dec 11 2024 04:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15076141	+ EDI: PHINAMERI.COM	Dec 11 2024 04:55:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15076142	EDI: PHINAMERI.COM	Dec 11 2024 04:55:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
15076143	+ Email/Text: nschultz@gcafcu.org	Dec 11 2024 00:04:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
15076144	Email/Text: bankruptcy@kashable.com	Dec 11 2024 00:04:00	Kashable LLC, 275 Madison Avenue, New York, NY 10016
15076145	+ Email/Text: bankruptcynotices@keybridged.com	Dec 11 2024 00:06:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15101867	Email/PDF: resurgentbknofications@resurgent.com	Dec 11 2024 00:08:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15277888	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 11 2024 00:05:00	LoanCare, LLC, P.O Box 8068, Virginia Beach VA 23450-8068
15560266	+ EDI: AISMIDFIRST	Dec 11 2024 04:55:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15076146	+ Email/Text: heather.mauro@northwest.com	Dec 11 2024 00:05:00	Northwest Bank, Bankruptcy Specialist, PO Box 337, Warren, PA 16365-0337
15090547	+ EDI: AGFINANCE.COM	Dec 11 2024 04:55:00	Onemain, PO Box 3251, Evansville, IN 47731-3251
15076147	+ EDI: AGFINANCE.COM	Dec 11 2024 04:55:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15117237	+ EDI: LCIPHHRMGT	Dec 11 2024 04:55:00	PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637
15115292	EDI: PRA.COM	Dec 11 2024 04:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15088235	+ EDI: SYNC	Dec 11 2024 04:55:00	PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
15076148	+ EDI: LCIPHHRMGT	Dec 11 2024 04:55:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15076149	+ Email/Text: BKCourtNotices@yourmortgageonline.com		

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15076151	+ EDI: SYNC	Dec 11 2024 00:04:00	Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15076152	+ EDI: SYNC	Dec 11 2024 04:55:00	Syncb / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076153	+ EDI: SYNC	Dec 11 2024 04:55:00	Syncb / Paypal Master Card, Po Box 965005, Orlando, FL 32896-5005
15076810	^ MEBN	Dec 11 2024 04:55:00	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
		Dec 10 2024 23:59:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Plaza Home Mortgage, INC
15254133	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor German P. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Theresa A. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Lauren Berschler Karl	on behalf of Creditor Lakeview Loan Servicing LLC lkarl@rascrane.com, lbkarl03@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9